

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ARKADIUSZ BOROWIAK

Debtor(s)

Case No. 17-04420

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2017.
- 2) The plan was confirmed on 04/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/28/2019.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$17,850.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$17,850.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,106.94
Court Costs \$0.00
Trustee Expenses & Compensation \$809.20
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,916.14

Attorney fees paid and disclosed by debtor: \$190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	2,120.00	2,120.64	2,120.64	0.00	0.00
CAPITAL ONE NA	Unsecured	687.00	687.57	687.57	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	5,242.00	5,242.87	5,242.87	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	1,153.00	1,205.65	1,205.65	0.00	0.00
CHASE	Unsecured	516.00	NA	NA	0.00	0.00
CHASE	Unsecured	653.00	NA	NA	0.00	0.00
CHASE	Unsecured	695.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	1,294.00	1,367.97	1,367.97	0.00	0.00
CREDIT ONE BANK	Unsecured	487.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	296.00	296.13	296.13	0.00	0.00
LVNV FUNDING	Unsecured	NA	532.36	532.36	0.00	0.00
MIDLAND FUNDING	Unsecured	683.00	733.76	733.76	0.00	0.00
MIDLAND FUNDING	Unsecured	1,276.00	1,276.18	1,276.18	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	13,042.00	12,560.72	0.00	0.00	0.00
PNC BANK	Unsecured	1,865.00	1,942.86	1,942.86	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,318.00	2,318.27	2,318.27	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,914.00	2,914.23	2,914.23	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,737.00	2,790.92	2,790.92	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	983.00	1,041.19	1,041.19	0.00	0.00
TMobile	Unsecured	1,500.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	8,386.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	26,614.00	33,568.95	33,568.95	11,056.68	2,877.18

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,568.95	\$11,056.68	\$2,877.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,568.95	\$11,056.68	\$2,877.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,470.60	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,916.14</u>	
Disbursements to Creditors	<u>\$13,933.86</u>	
TOTAL DISBURSEMENTS :		<u>\$17,850.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/10/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.